

Moraga-Orinda Fire District

CalPERS Health Program

Effective January 1, 2024 - December 31, 2024



Region 1 Rates - Non-Safety Retirees (non-medicare)

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

HEALTH PLAN	SUBSCRIBER			SUBSCRIBER + 1			SUBSCRIBER + 2 or more		
	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium
HMO PLANS									
Anthem Blue Cross Select	563.31	575.55	1,138.86	1,126.87	1,150.85	2,277.72	1,464.93	1,496.11	2,961.04
Anthem Blue Cross Traditional	764.15	575.55	1,339.70	1,528.55	1,150.85	2,679.40	1,987.11	1,496.11	3,483.22
Blue Shield Access + HMO	501.29	575.55	1,076.84	1,002.83	1,150.85	2,153.68	1,303.67	1,496.11	2,799.78
Blue Shield Trio	371.29	575.55	946.84	742.83	1,150.85	1,893.68	965.67	1,496.11	2,461.78
Kaiser Permanente	445.86	575.55	1,021.41	891.97	1,150.85	2,042.82	1,159.56	1,496.11	2,655.67
United Healthcare Signature Value Alliance	515.58	575.55	1,091.13	1,031.41	1,150.85	2,182.26	1,340.83	1,496.11	2,836.94
United Healthcare Signature Value Harmony	361.84	575.55	937.39	723.93	1,150.85	1,874.78	941.10	1,496.11	2,437.21
Western Health Advantage	231.68	575.55	807.23	463.61	1,150.85	1,614.46	602.69	1,496.11	2,098.80
PPO PLANS									
PERS Gold (formerly PERS Select)	339.27	575.55	914.82	678.79	1,150.85	1,829.64	882.42	1,496.11	2,378.53
PERS Platinum (formerly PERS Choice and PERS Care)	738.72	575.55	1,314.27	1,477.69	1,150.85	2,628.54	1,920.99	1,496.11	3,417.10
EPO PLANS									
Anthem Blue Cross Del Norte EPO	738.72	575.55	1,314.27	1,477.69	1,150.85	2,628.54	1,920.99	1,496.11	3,417.10
Blue Shield Access + EPO	501.29	575.55	1,076.84	1,002.83	1,150.85	2,153.68	1,303.67	1,496.11	2,799.78
OUT OF STATE PLANS									
Kaiser Permanente	736.9	575.55	1312.45	1,474.05	1,150.85	2,624.90	1,916.26	1,496.11	3,412.37

PERS Platinum (formerly PERS Choice and PERS Care)	571.31	575.55	1,146.86	1,142.87	1,150.85	2,293.72	1,485.73	1,496.11	2,981.84
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Please note that not all health plans are available in every County.

To find available health plans by zip code, please visit the CalPERS health plan search by zip code site:

[Health Plan Search by ZIP Code - CalPERS](#)

Medicare Rates - Non-Safety Retirees

All Regions

HEALTH PLAN	SUBSCRIBER			SUBSCRIBER + 1			SUBSCRIBER + 2 or more		
	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium
HMO PLANS									
Kaiser Permanente Senior Advantage	0.00	575.55	324.79	0.00	1,150.85	649.58	0.00	1,496.11	974.37
Kaiser Permanente Senior Advantage Summit	0.00	575.55	386.55	0.00	1,150.85	773.10	0.00	1,496.11	1,159.65
Western Health Advantage Medicare Advantage	0.00	575.55	268.62	0.00	1,150.85	537.24	0.00	1,496.11	805.86
PPO PLANS									
Anthem Select Medicare Preferred PPO	0.00	575.55	405.83	0.00	1,150.85	811.66	0.00	1,496.11	1,217.49
Anthem Medicare Preferred PPO	0.00	575.55	405.83	0.00	1,150.85	811.66	0.00	1,496.11	1,217.49
Blue Shield Medicare PPO	0.00	575.55	392.68	0.00	1,150.85	785.36	0.00	1,496.11	1,178.04
PERS Gold Medicare Supplement (formerly PERS Select)	0.00	575.55	406.60	0.00	1,150.85	813.20	0.00	1,496.11	1,219.80
PERS Platinum Medicare Supplement (formerly PERS Choice and PERS Care)	0.00	575.55	448.15	0.00	1,150.85	896.30	0.00	1,496.11	1,344.45
UnitedHealthcare Medicare Advantage Edge PPO	0.00	575.55	366.01	0.00	1,150.85	732.02	0.00	1,496.11	1,098.03
UnitedHealthcare Medicare Advantage PPO	0.00	575.55	341.72	0.00	1,150.85	683.44	0.00	1,496.11	1,025.16



Region 1 Rates - Non-Safety Retirees Medicare Combination Plans

January 1, 2024 - December 31, 2024

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt,
Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer,
Plumas, Sacramento, San Benito, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma,
Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

HEALTH PLAN	Medicare Subscriber +								
	1 Basic Dependent			2 + Basic Dependents			1 Basic & 1 Medicare Dependent		
	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium
HMO PLANS									
Anthem Blue Cross Select HMO	393.84	1,150.85	1,544.69	731.90	1,496.11	2,228.01	0.00	1,496.11	1,494.98
Anthem Blue Cross Traditional HMO	594.68	1,150.85	1,745.53	1,053.24	1,496.11	2,549.35	119.37	1,496.11	1,615.48
Blue Shield Access + HMO	318.67	1,150.85	1,469.52	619.51	1,496.11	2,115.62	0.00	1,496.11	1,431.46
Blue Shield Trio HMO	188.67	1,150.85	1,339.52	411.51	1,496.11	1,907.62	0.00	1,496.11	1,353.46
Kaiser Permanente Senior Advantage	195.35	1,150.85	1,346.20	462.94	1,496.11	1,959.05	0.00	1,496.11	1,262.43
Kaiser Permanente Senior Advantage Summit	257.11	1,150.85	1,407.96	524.70	1,496.11	2,020.81	0.00	1,496.11	1,385.95
Western Health Advantage HMO	0.00	1,150.85	1,075.85	64.08	1,496.11	1,560.19	0.00	1,496.11	1,021.58
PPO PLANS									
PERS Platinum (formerly PERS Choice and PERS Care)	611.57	1,150.85	1,762.42	1,054.87	1,496.11	2,550.98	188.75	1,496.11	1,684.86
PERS Gold (formerly PERS Select)	170.57	1,150.85	1,321.42	374.20	1,496.11	1,870.31	0.00	1,496.11	1,362.09
United Healthcare SignatureValue Alliance PPO	282.00	1,150.85	1,432.85	591.42	1,496.11	2,087.53	0.00	1,496.11	1,338.12

United Healthcare SignatureValue Alliance Edge PPO	306.29	1,150.85	1,457.14	615.71	1,496.11	2,111.82	0.00	1,496.11	1,386.70
United Healthcare SignatureValue Harmony Advantage PPO	128.26	1,150.85	1,279.11	345.43	1,496.11	1,841.54	0.00	1,496.11	1,245.87
United Healthcare SignatureValue Harmony Advantage Edge PPO	152.55	1,150.85	1,303.40	369.72	1,496.11	1,865.83	0.00	1,496.11	1,294.45
EPO PLANS									
Anthem Blue Cross Del Norte EPO	611.57	1,150.85	1,762.42	1,054.87	1,496.11	2,550.98	188.75	1,496.11	1,684.86
Blue Shield Access + EPO	318.67	1,150.85	1,469.52	619.51	1,496.11	2,115.62	0.00	1,496.11	1,431.46

HEALTH PLAN	Basic Subscriber +								
	1 Medicare Dependent			2 + Medicare Dependents			1 Basic & 1 Medicare Dependent		
	Retiree Share	District Share	Total Premium	Employee Share	District Share	Total Premium	Employee Share	District Share	Total Premium
HMO PLANS									
Anthem Blue Cross Select HMO	393.84	1,150.85	1,544.69	454.41	1,496.11	1,950.52	731.90	1,496.11	2,228.01
Anthem Blue Cross Traditional HMO	594.68	1,150.85	1,745.53	655.25	1,496.11	2,151.36	1,053.24	1,496.11	2,549.35
Blue Shield Access + HMO	318.67	1,150.85	1,469.52	366.09	1,496.11	1,862.20	619.51	1,496.11	2,115.62
Blue Shield Trio HMO	188.67	1,150.85	1,339.52	236.09	1,496.11	1,732.20	411.51	1,496.11	1,907.62
Kaiser Permanente Senior Advantage HMO	195.35	1,150.85	1,346.20	174.88	1,496.11	1,670.99	462.94	1,496.11	1,959.05
Kaiser Permanente Senior Advantage Summit HMO	257.11	1,150.85	1,407.96	298.40	1,496.11	1,794.51	524.70	1,496.11	2,020.81
Western Health Advantage HMO	0.00	1,150.85	1,075.85	0.00	1,496.11	1,344.47	64.08	1,496.11	1,560.19
PPO PLANS									
PERS Platinum (formerly PERS Choice and PERS Care)	611.57	1,150.85	1,762.42	714.46	1,496.11	2,210.57	1,054.87	1,496.11	2,550.98

PERS Gold (formerly PERS Select)	170.57	1,150.85	1,321.42	231.91	1,496.11	1,728.02	374.20	1,496.11	1,870.31
United Healthcare SignatureValue Alliance PPO	282.00	1,150.85	1,432.85	278.46	1,496.11	1,774.57	591.42	1,496.11	2,087.53
United Healthcare SignatureValue Alliance Edge PPO	306.29	1,150.85	1,457.14	327.04	1,496.11	1,823.15	615.71	1,496.11	2,111.82
United Healthcare SignatureValue Harmony Advantage PPO	128.26	1,150.85	1,279.11	124.72	1,496.11	1,620.83	345.43	1,496.11	1,841.54
United Healthcare SignatureValue Harmony Advantage Edge PPO	152.55	1,150.85	1,303.40	173.30	1,496.11	1,669.41	369.72	1,496.11	1,865.83
EPO PLANS									
Anthem Blue Cross Del Norte EPO	611.57	1,150.85	1,762.42	714.46	1,496.11	2,210.57	1,054.87	1,496.11	2,550.98
Blue Shield Access + EPO	318.67	1,150.85	1,469.52	366.09	1,496.11	1,862.20	619.51	1,496.11	2,115.62